

Certificate Number: 15111-UT-DE-025464622

Bankruptcy Case Number: 15-23765



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 30, 2015, at 5:01 o'clock PM EDT, Lois Jean Siler completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Utah.

Date: April 30, 2015 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education